

Form nterics – ntreincsv27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 23-10001-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Karla Gallardo
527 Buchanan Street
Hillside, NJ 07205

Social Security No.:
xxx-xx-9590

Employer's Tax I.D. No.:

NOTICE OF ENTRY OF ORDER VACATING DISMISSAL OF CASE

Notice is hereby given that an order vacating dismissal of this case was entered on 11/5/23. The order may create new deadlines for filing of proofs of claim, complaints, and objections to exemptions, and may contain a new date for the hearing on confirmation of the Plan if this is a chapter 13 case.

The order may be viewed at any District of New Jersey Bankruptcy Court Clerk's office, and is available for download at www.pacer.uscourts.gov.

Dated: November 5, 2023
JAN: rah

Jeanne Naughton
Clerk

In re:
Karla Gallardo
Debtor

Case No. 23-10001-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 06, 2023

User: admin
Form ID: nterics

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Total Noticed: 31

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2023:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | + Karla Gallardo, 527 Buchanan Street, Hillside, NJ 07205-1702 |
| 519803132 | + Defi/Tmcc/Mazda Fin Sv, 6565 Headquarters Dr, Plano, TX 75024-5965 |
| 519803134 | + Law Office of Steven Cohen, 540 East 180th Street, Suite 203, Bronx, NY 10457-3322 |
| 519803135 | + Midland Mortgage, P.O. Box 248921, Oklahoma City, OK 73124-8921 |
| 519830502 | + Toyota Motor Credit Corporation, P.O. Box 330, Williamsville, New York 14231-0330 |
| 519803138 | Truistgsls, 1797 Ne Expressway, Thd Loan Service, Atlanta, GA 30329 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Nov 06 2023 21:02:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Nov 06 2023 21:02:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + Email/PDF: ais.sync.ebn@aisinfo.com | Nov 06 2023 20:58:01 | Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021 |
| 519803127 | Email/PDF: bncnotices@becket-lee.com | Nov 06 2023 21:10:12 | American Express, P O BOX 7871, Fort Lauderdale, FL 33329 |
| 519827615 | Email/PDF: bncnotices@becket-lee.com | Nov 06 2023 21:20:42 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 519803128 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Nov 06 2023 21:10:30 | Capital One, P.o. Box 4069, Carol Stream, IL 60197-4069 |
| 519837193 | + Email/PDF: ebn_ais@aisinfo.com | Nov 06 2023 21:10:26 | Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 519803129 | + Email/Text: cr-bankrupt@wakeassoc.com | Nov 06 2023 21:01:00 | Choice Recovery, 1105 Schrock Rd Ste 700, Columbus, OH 43229-1168 |
| 519803130 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Nov 06 2023 20:59:04 | Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241 |
| 519803131 | + Email/Text: bankruptcies@crowndasset.com | Nov 06 2023 21:02:00 | Crown Asset Management, LLC, 3100 BRECKINRIDGE BLVD #725, Duluth, GA 30096-7605 |
| 519803133 | + Email/Text: mrdiscen@discover.com | Nov 06 2023 21:01:00 | Discover, P.o. Box. 70176, Philadelphia , PA 19176-0176 |
| 519806929 | Email/Text: mrdiscen@discover.com | Nov 06 2023 21:01:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 519851946 | Email/Text: bankruptcy@greenskycredit.com | Nov 06 2023 21:02:00 | Greensky,LLC, 3155 Royal Drive Suite 175, Alpharetta, GA 30022-2479 |
| 519928865 | + Email/PDF: resurgentbknofications@resurgent.com | | |

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|-----------|---|----------------------|---|
| | | Nov 06 2023 21:10:14 | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587 |
| 519928866 | + Email/PDF: resurgentbknotifications@resurgent.com | Nov 06 2023 21:10:16 | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587 |
| 519822782 | + Email/PDF: ais.midfirst.ebn@aisinfo.com | Nov 06 2023 20:58:56 | MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051 |
| 519828168 | Email/Text: bnc-quantum@quantum3group.com | Nov 06 2023 21:02:00 | Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 519860588 | Email/Text: bnc-quantum@quantum3group.com | Nov 06 2023 21:02:00 | Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 519803137 | + Email/PDF: ais.sync.ebn@aisinfo.com | Nov 06 2023 20:58:56 | Syncb/Lowe, PO Bos 965005, Orlando, FL 32896-5005 |
| 519858145 | + Email/PDF: ebn_ais@aisinfo.com | Nov 06 2023 21:10:34 | Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 519803246 | + Email/PDF: ais.sync.ebn@aisinfo.com | Nov 06 2023 20:59:49 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 519844359 | + Email/PDF: ebn_ais@aisinfo.com | Nov 06 2023 20:59:52 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 519807407 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Nov 06 2023 20:58:56 | Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St Louis Park, MN 55426-4938 |
| 519836040 | Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Nov 06 2023 21:10:24 | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |
| 519803139 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Nov 06 2023 20:58:00 | Wf Pll, Po Box 94435, Albuquerque, NM 87199-4435 |

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 519803136 | | Presler, Felt & Warshaw, 7 Entin Road |
| 519822700 | * | Discover Bank/Discover Products, P.O. Box 3025, New Albany, Oh 43054-3025 |

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2023

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2023 at the address(es) listed below:

| Name | Email Address |
|---------------------|---|
| Andrew M. Carroll | on behalf of Debtor Karla Gallardo AndrewCarrollEsq@gmail.com SouthJerseyBankruptcy@gmail.com |
| Denise E. Carlon | on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 4